



Plan Selection & Cost Estimator

An online tool that helps you make confident decisions

Information for comparing

Finding the right health insurance or health benefits plan requires a closer look these days. You have different plan options, and want to know the premium costs. You'd like to get an idea of medical services you might need in the coming year. And it would be great to see how this could affect what you pay out of pocket.

Our online tool makes it all happen. Use it to get helpful details and compare health plans. Then you can choose the one that's right for you and your family.

Easy access to the facts

Use the tool to get:

Estimates of what health care services might cost in the coming year. These estimates factor in the:

- Recommended preventive medical care for each family member, based on their age and gender
- Average cost of medical services needed for each person

Side-by-side health plan comparisons. You can see:

- The amount you'll contribute from your paycheck
- How much you may pay out of pocket next year
- The value of health care services, including preventive care

Before you begin

Before you sit down at your computer, you'll need some information handy, such as the:

- Past year's medical history for you and covered family members
- Yearly contribution amount for each plan offered

Check with your employer for the web address to log in to our tool.

Compare health plans side by side

When you log in, you get step-by-step prompts to enter any needed information.

When you're done, here's how your results might look.

Step 1

Step 2

Step 3

Step 4

Step 5

View Your Results

Below are your results based on the following information you provided.

Home Zip Code 06033

Spouse

Step 1: Enter Basic Information

Step 2: Select Plans

Step 3: Define Health Care Usage

Step 4: Modify Health Care Services

Step 5: View Your Results

	HRA [*]	HDHP HSA [*]	PPO
Expected Cost of Health Care Services ¹	\$2,659	\$2,659	\$2,659
Annual Paycheck Premium Amount	\$1,400	\$1,200	\$1,600
Employee Pays			
Deductible	\$250	\$870	\$0
Copays & Coinsurance & Other	\$164	\$0	\$525
Services Not Covered	\$0	\$0	\$669
Total Employee Costs (includes premiums) ²	\$1,814	\$2,070	\$2,794
Health Plan/Employer Pays			
Preventive Care	\$689	\$689	\$20
Other Benefits	\$556	\$0	\$1,445
Total Health Plan/Employer Costs (excludes employer premiums) ³	\$1,245	\$689	\$1,465
Beginning Health Fund Balance	\$0	\$0	N/A
Annual Health Fund Contribution	\$1,000	\$1,100	N/A
Health Fund Pays			
Deductible	\$1,000	\$1,100	N/A
Copays & Coinsurance & Other	\$0	\$0	N/A
Remaining Health Fund Balance	\$0	\$0	N/A

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Start Over

Some information is already loaded

Are you an Aetna member already registered for your secure Aetna Navigator® website?

If so, you'll find that some information is preloaded on the tool. Like your name and address. And the past 12 months of your claims information.

That makes things even easier! Plus, it helps you plan more realistically for the types of medical services you might need in the year ahead.

Not registered for Aetna Navigator? Visit www.aetna.com to sign up. Or register when you log in to the tool.

Ask your employer about using our Plan Selection & Cost Estimator. And feel better about making your health plan decision.

^{*}HSAs and HRAs are currently not available to HMO members in Illinois. HSAs are currently not available to HMO members in California.

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Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-311/01, HMO OK POS Rider (08/07), GR-23 and/or GR-29/GR-29N.

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